# Full Length Research Paper

# Critical factors in promoting customer acceptance of and loyalty to online business management degree programs

Young-Ei Kim<sup>1</sup> and Jung-Wan Lee<sup>2\*</sup>

<sup>1</sup>Department of Business and Management, Seoul Digital University, Seoul, Republic of Korea. <sup>2</sup>Department of Administrative Sciences, Boston University, Boston, USA.

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This paper investigates the critical factors that promote the customer acceptance of online business management degree programs in online education markets. The model examines the impact of reputation, price, teaching quality, student service quality, and ethical practices on the customer acceptance of online degree programs and customer loyalty to online degree programs. Five hundred and seventy-five samples, which were collected from participants in a web-based survey in Korea, were analyzed using multiple regression analysis techniques. The findings of the study suggested that the reputation of online programs, the price of online degree programs, the teaching quality of online instruction, and the student service quality of online institutions are significantly related to the customer acceptance of online degree programs. In addition, the empirical findings show that the reputation of online degree programs plays the most important role in establishing and promoting customer acceptance in the markets. Based on the findings of the study, we discuss possible strategies for marketing success in online education markets.

**Key words:** Online education, customer acceptance, customer loyalty, teaching quality, service quality, corporate image, marketing strategy.

# INTRODUCTION

The recent emergence of Information Communication Technology (ICT) allows colleges and universities to offer online degree programs to meet the needs of students. The Internet acts as an extension of library and laboratory, a vehicle for rapid dissemination and critique of information, and a forum for varied discussions. Many institutions and organizations have been working on strategic plans to implement online education. At the same time, misconceptions and myths related to the difficulty of teaching and learning online, technologies available to support online instruction, and the needs of online students continue to create challenges for such vision statements and planning documents. In part,

confusion has heightened because online education institutions are exploring dozens of online learning technologies (for example, electronic books, simulations, podcasting, blogs) at a time of continued budget retrenchment and reassessments of pedagogy. Given the high demand for affordable alternatives to traditional teaching, the plethora of potential online technologies, the budgetary problems, and the opportunities for innovation, this study argues that online learning environments are facing a storm of pedagogical, technological, and learner needs. Undoubtedly, there are both advantages and disadvantages to the information technology revolution in education, but educators must handle the changes ethically and make judgments that support quality educational experiences.

Institutions of higher education have increasingly embraced online courses, and the number of students enrolled in online learning programs is rapidly rising in

<sup>\*</sup>Corresponding author. E-mail: jwlee119@bu.edu. Tel: (1+617) 358 5627. Fax: (1+617) 353 6840.

colleges and universities throughout the world. A recent survey found a clear trend toward increased delivery of online programs at certain educational levels, including delivery at 277 Association to Advance Collegiate Schools of Business (AACSB) member institutions in the United States (eNewsLine, 2010). Of the 277 AACSB schools, 24% reported the availability of at least one program that could be fully completed online during the 2008 - 2009 school year. According to a recent report on Korean education (Korean Educational Development Institute, 2009), 15 universities currently offer online baccalaureate degree programs such as Seoul Digital University (http://www.sdu.ac.kr/), Seoul Cyber University (http://www.iscu.ac.kr/), and Korea Digital University (http://www.kdu.edu/), with the total enrollment of over 100,000 students as of 2009. In addition to the universities that offer online undergraduate degree programs, traditional colleges and universities are also increasing online class offerings and turning into hybrid mode institutions. There is no doubt that the enrollment of online students will be increasing, though several debates still circulate about whether online classes enhance student learning outcomes and are more cost effective for institutions. Most colleges and universities want to offer a wide range of degree programs that include undergraduate, graduate, and professional certificates in the online format in coming years.

It is generally agreed that online courses and programs are now competing for students. This competition may be leading schools to increase their geographic reach and concentrate on core value programs. How does an online education institution survive under such conditions? Traditionally, higher education institutions have competed fiercely for new students. In Korea, students were provided with financial incentives to enroll in or transfer from one school to another. Over time, institutions came to realize that they could improve their financial performance by focusing more on attaining new students than retaining students. As the online education market provides an increasing range of opportunities, how can online education institutions attract prospective students?

The phenomenal expansion of online education has resulted in an interest in the factors influencing the decision of prospective students to pursue online education. In an attempt to arrive at a better understanding of student motivational factors and behavior, several studies have examined the antecedents of accepting online education. The acceptance of online education in a macrolevel is commonly considered to be the subject to the following variables: social, individual, occupational, economic, institutional, or emerging technology needs. The acceptance of online education in a micro-level is commonly considered to be the subject to the following variables: education quality, value, image, service, and satisfaction. Most studies have provided us with evidence

on the effect of one class of variables, without reference to the power of the influence of those factors. However, a more comprehensive account of the reasons that drive prospective students to pursue online education requires that all main influences on their decision be taken into account. This approach allows for an assessment of the relative importance of each acceptance-influencing factor on the decision making of individual students. Accordingly, the model presented in this paper examines the effects of image (reputation of online degree programs), price (tuition of online degree programs), teaching quality (of online instruction), student service quality (of online education institutions), and ethical practices (of online education institutions) on the customer acceptance of online degree programs and customer loyalty to the online degree program.

This study intends to answer the following question: what are the critical factors that promote the customer acceptance of online degree programs and customer loyalty to online degree programs? In particular, the study makes predictions regarding the changing roles of online instructors, online institutions, customer expectations, and customer needs regarding online learning. Therefore, the aim of the present study is two-fold: First, it attempts to identify the relative influence of the five factors previously mentioned on the acceptance of online education. Specifically, it investigates the magnitude of the influence of each factor. Research on acceptanceinfluencing factors should be useful to inform policy initiatives for higher education administrators and marketing initiatives for online education programs. Moreover, the investigation of the relative importance of the student motivational factors can be of value to universities, which can take into account the needs and wants of their student public in the offerings of their online programs. Second, it endeavors to examine the changes in the effects of these factors by comparing the results of acceptance-influencing factors to the results of customer loyalty-influencing factors. This is done through data collected from a survey of the intentions of prospective students, which took place in Korea. Cross-sectional comparative studies of the effect of different variables on the customer acceptance of and the customer loyalty to online education are very rare, making it difficult for policy makers and education marketers to follow changes in demand patterns.

## LITERATURE REVIEW

Schools at all levels, including institutions of higher education, have allocated large portions of their budgets and other resources towards developing online education tools. Internet access has become an especially valuable tool worldwide and has brought dramatic changes to education in general and distance learning in particular.

Today, the Internet is utilized in educational settings to extend learning activities beyond the traditional space and time of the classroom (Hagel and Shaw, 2006; Xie et al., 2006). Online learning has also become a pervasive part of higher education. Many public institutions of higher education identify online education as a critical long-term strategy for addressing their current economic challenges (Allen and Seaman, 2005). Numerous reports on online learning show its positive impact and potential for success through its broad implementation across higher education institutions and its provision of access for many customers who would otherwise be unable to attend college (Cheung and Huang, 2005; Holsapple and Lee-post, 2006).

Although, customer acceptance is increasingly viewed a prime determinant of long-term financial performance in competitive markets, there are clear gaps in our knowledge of acceptance's antecedents. Service quality and customer satisfaction are viewed as key drivers of customer acceptance and customer loyalty (Lai et al., 2009), and research generally considers the links between key drivers and customer acceptance and loyalty (Balabanis et al., 2006; Guo et al., 2009). Gruen et al. (2006) demonstrated that online word-of-mouth has a positive relationship to customer acceptance and loyalty. Chebat and Slusarczyk (2005) suggested that emotions have a strong relationship to customer acceptance and loyalty when it comes to the recovery of services (Lee et al., 2008). Not surprisingly, many researchers have found that high service quality correlates with relatively high customer acceptance and satisfaction (Cronin et al., 2000), which in turn increases loyalty (Lai et al., 2009). Overall, the causal relationship between service quality and customer acceptance has received considerable support and empirical validation from scholars (Bove and Johnson, 2001; Brady and Robertson, 2001). This relationship further explains the variance in customer loyalty.

Corporate image is another important factor in the overall evaluation of service quality. Corporate image is defined as the perception of an organization that customers' hold in their memories. Because it works as a filter through which a company's whole operation is perceived, a corporate image reflects a company's overall reputation and prestige. Aydin and Ozer (2005) claim that corporate image emerges from a customer's net consumption experiences; hence, perceptions of service quality affect corporate image. Brown and Dacin (1997) claim that corporate image derives from customers' perceptions of capability and social responsibility. Corporate capability refers to the company's expertise in delivering product and service offerings, such as effective innovation and high service quality, while corporate social responsibility refers to the image thus impacts a customer's evaluation of service quality, acceptance and loyalty (Andreassen and Lindestad, 1998; Zins, 2001). Signaling theory provides a framework for explaining the

empirical link between corporate image and customer acceptance and loyalty (Erdem and Swait, 2004). According to this theoretical view, the institution's communications, developed to build its reputation for social responsibility and capability, create a repository of credible information signals. Customers use these cues to ascertain the quality and value of the intangible services the firm provides (Teas and Agarwal, 2000). Moreover, much research that applies signaling theory to an online environment finds that reputation plays an important role for customers when determining the product quality of an online retailer (Chen and Dubinsky, 2003; Kwon and Lennon, 2009). In other words, customers who develop a positive mental schema of a brand will tend towards higher acceptance and loyalty (Brodie et al., 2009; Hartman and Spiro, 2005). Therefore, a positive corporate image appears to encourage customer acceptance and loyalty to the service provider.

A number of empirical studies have found a strong positive association between price, customer acceptance, and loyalty in business-to-consumer settings (Hidalgo et al., 2008; Kukar-Kinney, 2006). One such study showed a strong relationship between price fairness and store loyalty in a retail context (Martin et al., 2009). Another study showed a strong relationship between price and loyalty on the Internet (Grewal et al., 2003). Román and Ruiz (2005) demonstrated a positive relationship between perceived ethics of sales behavior and acceptance in a retail setting.

A great deal of research has been conducted on online education (Liao, 2006; Mullenburg and Berge, 2005) and previous literature emphasized the importance of research on improving students' online learning experiences (e.g., Levin and Wadmany, 2006). It is clear that internet-based online learning environments should consider customer acceptance and loyalty. Overall, the literature suggests key drivers that affect customer acceptance and loyalty concerning online business management degree programs. There have been some reservations expressed towards online learning by scholars and potential users. Hence, understanding the key factors of online learning acceptance and loyalty will help in further marketing efforts of online degree programs. Accordingly, the following hypotheses are proposed:

H<sub>1</sub>: The reputation of an online business management degree program is associated with customer acceptance and loyalty.

H<sub>2</sub>: The price of studying an online business management degree program is associated with customer acceptance and loyalty to the programs.

 $H_3$ : The teaching quality of an online business management degree program is associated with customer acceptance and loyalty.

 $H_4$ : The quality of student services offered by online education institutions is associated with customer acceptance

Table 1. Sample characteristics.

Characteristics	N = 575	Frequency	Percentage
Gender	Male	284	49.4
	Female	291	50.6
Employment status	Full-time employed	318	55.3
	Part-time employed	80	13.9
	Laid-off	32	5.6
	Unemployed	83	14.4
	Self-employed	62	10.8
Position	Top level	68	11.8
	Middle level	162	28.2
	Low level	190	33.0
	Other	155	27.0
Age group	Under 20 years old	5	0.9
	21 - 29 years old	156	27.1
	30 - 39 years old	235	40.9
	40 - 49 years old	142	24.7
	over 50 years old	37	6.4
Experience with onl	ne No	456	79.3
university	Yes	119	20.7

acceptance and loyalty.

 $H_5$ : The ethical practices of online education institutions are associated with customer acceptance and loyalty.

#### **RESEARCH METHODOLOGY**

#### Data collection and sample characteristics

A web-based survey, using a commercial online survey site to a paid online survey panel of prospective students in Korea, was conducted in March - June 2010. An invitation was sent by e-mail to the panel of the online survey site. The e-mail included information about the survey and the URL of the survey site. Of more than 3,000 who received the e-mail request, the web survey yielded 683 responses. Of these responses, 108 were considered unusable due to relatively large amounts of missing data, and 575 were complete and usable for data analysis. The survey used various types of questions, including Likert-type, multiple-choice, and open-ended questions. The survey items related to online degree program attributes were measured using a five-point scale. In order to measure behavioral intention toward online degree program acceptance and loyalty variables, this study used two survey questions: "intent to take online degree programs" and "likelihood of recommending online degree programs," and included response options ranging from "least likely = 1" to "most likely = 5" (Appendix).

The survey included 284 male respondents (49.4%) and 291 female respondents. One hundred and fifty-six respondents were between 21 - 29 years old (27.1%), 235 respondents were between 30 - 39 years old (40.9%), and 142 respondents were between 40 –

49 years old. Three hundred and eighteen respondents (55.3%) were full-time employees and 80 respondents were part-time employees, while 83 respondents were unemployed. In terms of experience with online degree programs, only 119 respondents (20.7%) had experienced with online degree programs while 456 respondents had no previous experience with online degree programs. This variable of customers' personal experience with online education was employed as a control variable. Table 1 shows the characteristics of the samples.

#### Descriptive statistics of survey questions

In response to the question, "When you choose online business management degree programs, how important are the following attributes for you?" 428 respondents (74.4%) claimed that the reputation/brand attribute was very important or important. Five hundred and twenty-nine respondents (92.0%) claimed that the price/tuition attribute was very important or important. Four hundred and thirty-one respondents (74.9%) claimed that teaching excellence was very important or important while 478 respondents (83.1%) claimed that the student service attribute was very important or important.

In response to the question, "Overall, are you going to take online degree programs for your higher education?" 446 (77.6%) claimed they were most likely or very likely to take. In response to the question, "Overall, are you going to recommend online degree programs for further higher education?" 387 respondents (67.3%) claimed they were most likely or very likely to recommend. Table 2 shows the result of a correlation analysis of online degree program attributes.

**Table 2.** Results of correlation analysis of online degree program attributes.

Variables	(a)	(b)	(c)	(d)	(e)
Acceptance of online programs (a)	1.000				
Reputation of online programs (b)	0.433***				
Price of online degree programs (c)	0.390***	0.432***			
Teaching quality of online programs (d)	0.397***	0.479***	0.330***		
Student service of online institutions (e)	0.406***	0.465***	0.386***	0.497***	
Ethical practices of online institutions	0.400***	0.512***	0.424***	0.529***	0.625***

<sup>\*\*\*,</sup> p < 0.001, correlation is significant at the 95% confidence level (1-tailed).

**Table 3.** Results of regression analysis of customer acceptance

Hypothesis	В	Std. Error	Beta	t-statistics	VIF
H₁: Reputation	0.173	0.041	0.189	4.226***	1.600
H <sub>2</sub> : Price	0.150	0.034	0.179	4.370***	1.345
H <sub>3</sub> : Teaching quality	0.140	0.043	0.145	3.263**	1.580
H <sub>4</sub> : Student service	0.118	0.041	0.137	2.880**	1.818
H <sub>5</sub> : Ethical practices	0.061	0.046	0.067	1.345	1.994
Control variable#	0.089	0.134	0.024	0.667	1.019

Model 1:  $Y_1 = \alpha + X1 + X2 + X3 + X4 + X5 + X6 + e$ . Dependent variable  $(Y_1)$ : customer acceptance of online business degree programs. # Customer experience with online university (0 = not experienced). R square = 0.292, Adjusted R square = 0.284, F-value = 38.983, significance = 0.000. \*\*, p < 0.05; \*\*\*, p < 0.001, coefficient is significant at the 95% confidence level.

# Data analysis using multiple regression analysis

Measures of association are numerical values that yield information about the relatedness of variables. The measure of association applied in this study is multiple regression analysis, which is a statistical tool that analyzes the strength degree of relatedness between many independent variables and a dependent variable. Each independent variable is weighted by the regression analysis procedure to ensure maximal explanation from the set of independent variables. Since the set of independent variables to be included in the model was derived from the literature, the authors employ a confirmatory perspective to specify the independent variables; such as reputation, price, teaching quality, student service, and ethical practices.

Regression analysis is also a statistical tool that should be used when all variables are metric. To comply with the requirement of regression analysis, non-metric data has appropriately transformed to ordinal data with dummy-coding. For example, as a control variable the authors used customer experience with online university, coding "0" for not experienced and "1" for experienced. In addition, possible transformations of the data to remedy violations of various model assumptions, such as the normality on the shape of the distribution, the equality of variance dispersion, linearity, and the relationships between variables (multi-collinearity) are examined along with a series of diagnostic procedures to identify cases with particular influence on the model. The final regression model to maximize the explanation power is shown as follows:

Model 1: 
$$Y_1 = \alpha + X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + e$$
  
Model 2:  $Y_2 = \alpha + X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + e$ 

Where; Y<sub>1</sub> = customer acceptance of online business degree

programs,  $Y_2$  = customer loyalty to online business degree programs,  $\alpha$  = intercept,  $X_1$  = reputation of online degree programs,  $X_2$  = price of online degree programs,  $X_3$  = teaching quality of online degree programs,  $X_4$  = student service of online degree programs,  $X_5$  = ethical practice of online degree programs,  $X_6$  = customer experience with online degree programs and e = error term. To examine the statistical significance of the models, the following measures were used.  $R^2$ , or the coefficient of the determination, indicates the total amount of variability in the dependent variable explained by the independent variables. The adjusted  $R^2$  takes into account the number of independent variables included in the regression equation and the sample size. The partial t-values were calculated and used to test the statistical significance of the independent variables in the regression models.

# **RESULTS OF HYPOTHESIS TEST**

 $H_1$ : "There is no relationship between the reputation of an online degree program and customer acceptance"

H<sub>2</sub>: "There is no relationship between the price of an online degree program and customer acceptance"

H<sub>3</sub>: "There is no relationship between the teaching quality of online instruction and customer acceptance"

H<sub>4</sub>: "There is no relationship between the quality of student services and customer acceptance"

H<sub>5</sub>: "There is no relationship between the ethical practices of online institutions and customer acceptance"

These null hypotheses were all tested by the data. The

Variable	В	Std. Error	Beta	t-statistics	VIF
H₁: Reputation	0.077	0.044	0.086	1.763	1.600
H <sub>2</sub> : Price	0.104	0.037	0.127	2.838**	1.341
H <sub>3</sub> : Teaching quality	0.215	0.046	0.226	4.672***	1.579
H <sub>4</sub> : Student service	0.077	0.044	0.091	1.743	1.815
H <sub>5</sub> : Ethical practices	0.020	0.049	0.023	0.419	1.994
Control variable#	-0 466	0 142	-0 126	-3 274**	1 019

**Table 4.** Results of regression analysis of customer loyalty.

Model 2:  $Y_2 = \alpha + X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + e$ . Dependent variable ( $Y_2$ ): customer loyalty to online business degree programs. # Customer experience with online university (0 = not experienced, 1 = experienced).  $R^2 = 0.254$ , Adjusted  $R^2 = 0.247$ , F-value = 19.394, significance = 0.000. \*\*, p < 0.05; \*\*\*, p < 0.001, coefficient is significant at the 95% confidence level.

results show that all relationships are statistically significant (p < 0.05) at the 95% confidence level, except the relationship between the ethical practices of online institutions and customer acceptance (p > 0.05), which was not significant at the 95% level (Table 3). These findings suggest that the reputation of online degree programs, the price of online degree programs, the teaching quality of online degree programs, and the quality of student services are significantly related to the customer acceptance of online degree programs, while the ethical practices of online education institutions are not significantly related to customer acceptance. Thus, if customers believe an online business management degree program is highly reputable and offers reasonable price and excellent teaching, they tend to perceive it as desirable and acceptable regardless of its ethical practices.

Since the beta coefficients in the regression model are the standardized regression coefficients that allow for a direct comparison between coefficients with respect to their relative explanatory power on the dependent variable, they were used for direct comparisons. The beta coefficient of the reputation of online degree programs was 0.189, while that of online program price was 0.179 and that of teaching quality was 0.145. These findings suggest that the reputation of online degree programs contributes most significantly to the customer acceptance of online business management degree programs.

The same hypotheses to customer loyalty were also tested by the data. The results show that the relationships between price and customer loyalty and between teaching quality and customer loyalty are statistically significant (p < 0.05) at the 95% confidence level (Table 4). However, the relationships of the other variables, including reputation, student service, and ethical practice to customer loyalty were not statistically significant (p > 0.05) at the 95% level (Table 4). These results suggest that the reputation of the online degree program and the quality of student service are significantly related to the customer acceptance of online degree program, but not to customer loyalty. However,

the price of online degree program and the teaching quality of online degree program are significantly related to both the customer acceptance and customer loyalty, while the ethical practices are not significantly related to either customer acceptance or customer lovalty. Thus, if the customers believe that if an online business management degree program is highly reputable in terms of teaching excellence and offers reasonable price, they tend to perceive it as acceptable and being very loyal to online degree programs. For a direct comparison between coefficients with respect to their relative explanatory power on the dependent variable, the beta coefficient of the teaching quality of online degree program was 0.226, while that of the price of online degree program was 0.127. These findings suggest that the recognition in teaching excellence of online degree programs contributes most significantly to customer loyalty to the online degree program.

## **DISCUSSION AND IMPLICATIONS**

This study presented a model that examines the relationships between reputation, price, teaching quality, student service quality, ethical practices, and customer acceptance and loyalty to online business management degree programs. The findings suggested that the reputation, price, teaching quality, and student service quality directly influence the customer acceptance of online degree programs, and the teaching quality and price play important roles in creating customer loyalty to the online degree program. Reputation in teaching excellence and price of online degree programs are key drivers that not only promote customer acceptance but also create customer loyalty to the online degree program. It is important for marketing practitioners to note that the recognition in teaching excellence of an online degree program and the price offering of an online degree program are efficient vehicles for improving online degree program value, customer acceptance, and, in turn, customer lovalty.

Marketers should consider the effect of an online degree program's reputation on customer acceptance. In addition, this study's results indicated that recognition of teaching excellence plays the most important role in producing positive outcomes for online degree programs. Though entering the market a little bit later, highly reputable programs or institutions that once favored traditional teaching formats may take advantages of their established reputations and expand their online offerings and enrollments quickly. The customer needs for flexibility may also translate into greater demand for online degree programs at such institutions. The development of effective online degree offerings should be considered strategically important to the maintaining and improving of an institution's already solid reputation. Even for those institutions and universities who enjoy a consistently good reputation in traditional settings, online degree offerings may be critical to their schools' longterm strategies. Such degree offerings may enhance the value of their brand by attracting customers outside their traditional service areas, improving customer access to learning, and increasing customer retention. The findings further show that transitioning to online degree programs will not necessarily cause the reputation of a more traditional institution to suffer.

As a primary strategy for online degree program success, the faculty themselves should contribute to and promote the quality of education. It is generally agreed that faculty require more time and effort to teach online than they are often given. In order to ensure that all students are taught by well-prepared and supportive faculty, it is necessary to discuss methods for improving the teaching quality of online instruction. What is quality instruction in the online setting? A qualified teacher is defined as someone who has a certificate to teach in the area in which he or she is teaching. Clearly, academic credentials are important parts of professional preparation. But academic credentials alone cannot guarantee high-quality instruction. Highly qualified teachers should have a deep understanding of the subjects they teach, use appropriate instructional methods, and apply diverse instructional strategies. Quality training for educators should deepen their knowledge, provide them with research-based instructional strategies to assist students in meeting rigorous standards, and prepare them to use various types of information technology appropriately. The faculty of online degree programs must know how to utilize the technology, pay attention to the quality of online learning, and lead by examples.

As a secondary strategy, institutions should do a better job promoting quality in online education. This strategy could be improved if online education institutions seek to entice "star instructors" who have proven to be effective when it comes to increasing brand awareness of schools' online degree offerings. Examples of skills that promote quality and awareness include virtual classroom

management, technological expertise that increase productivity, as well as mentoring and coaching programs for teachers. In their role as instructional leaders, school administrators should give high priority to the curriculum-and instruction-related knowledge of teachers. They should do so by creating a school culture of innovation and continuous improvement by observing instruction and by engaging in frequent conversations with teachers individually and collectively about instruction and student learning.

# **CONCLUSION AND LIMITATIONS**

The findings from this study showed that the reputation, price, and teaching quality of online degree programs are the key drivers in predicting customer acceptance and loyalty. It is crucial to note that high quality teaching and reasonable price offerings not only promote the customer acceptance of online degree programs but also enhance customer loyalty to the online degree program.

Several limitations of the study should be noted. First, we used single item for measuring the perceptions of customers. This may result in the reliability problem for the construct. Therefore, future research must expand survey items for measuring the constructs and apply factor analysis for that purpose. Second, although this study measure the perceptions of customers as a measure of acceptance and loyalty, the authors acknowledge the limitations of this approach and call for further research to identify standards that lend themselves to better measurements of customer acceptance and loyalty to online degree programs.

In conclusion, even though the research models used in this study have identified limited variables, the findings have set the groundwork for future studies to examine how other attributes affect the customer acceptance of and customer loyalty to online degree programs. In addition, the same research framework may be applied to examine how similar pathways function in different cultural context. It would be interesting to see how important role reputation, price, and teaching quality play in relationship to customer acceptance and loyalty in different countries. Several avenues for future work remain, and the authors hope this study will stimulate others to extend this line of research. Online education is now a fully functioning partner in teaching and learning. We need to continue to move our findings across the narrowing divide, from the traditional classroom into online and vice versa.

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Appendix. Summary of selected survey questions

Survey questions (a 5-po	Mean (S.D.)	
When you choose online ed		
Online program reputation	3.88 (0.898)	
	price	4.36 (0.685)
	teaching excellence	3.92 (0.789)
	service excellence	4.11 (0.732)
	ethics excellence	3.87 (0.836)
On taking online degree pro	, ,	
Online program reputation		3.73 (0.735)
	price	3.55 (0.805)
	teaching excellence	3.65 (0.695)
	service excellence	3.64 (0.781)
	ethics excellence	3.50 (0.739)
Overall, are you going to ac	3.97 (0.660)	
Overall, are you going to red	3.88 (0.673)	